



## Important Notice

Annex I

to the Resolution N° 45-Ն dated February 17, 2017  
of the Board of the Central Bank of Armenia

### WHAT TO DO IF YOU HAVE A COMPLAINT

Each employee of the company must:

- Refer you to the employee who is handling the complaints.
- Provide necessary contact information (phone number, and e-mail).

The responsible employee must:

- Inform you about your rights and complaint handling procedure.
- Provide the complaint handling rules the complaint form of the company.

### Ameriabank CJSC

Submit your complaint in written form to the responsible employee or send it

@ [crm@ameriabank.am](mailto:crm@ameriabank.am) or

2 Vazgen Sargsyan st., Yerevan 0010, Armenia

You can also file your complaint via the Financial System Mediator.

- Indicate your contact data to receive the response.
- Make sure that your complaint has been accepted and keep the proof of its acceptance until your complaint is resolved.

The company makes a decision about the complaint (redress, redress partially, reject) within 10 business days.

If you have questions, call the responsible employee

+374 10 56 11 11

#### FINANCIAL SYSTEM MEDIATOR, if:

- You are an individual, an individual entrepreneur or a legal entity being a micro entrepreneur, including if you are a guarantor, pledgor or any other person having complains in relation to the provided security (e.g. pledge).
- Your complaint is related to the provided service and you have monetary claim (upto AMD 10 million), or your complaint is related to the credit history.
- You have not received any response within 10 business days or you are not satisfied with the response.
- Your claim is not being heard by court or arbitral tribunal or Financial System Mediator.
- The time elapsed after you received the response is less than 6 months.
- The action or absence of action the complaint refers to has occurred after August 2, 2008.

#### ARBITRAL TRIBUNAL

- If you have entered into arbitration agreement with the company, the disputes between you and the company are to be referred to arbitral tribunal.
- When executing an agreement you have a right to refuse from entering into arbitration clause, and the company is nevertheless obliged to provide services to you.
- Remember! Even if you have entered into an arbitration agreement, you still can apply to the Financial System Mediator before the complaint is heard by the tribunal.
- The Mediator is not authorized to accept your claim, if it is being heard by the tribunal.

#### THE SERVICES ARE FREE OF CHARGE

(Elite Plaza Business Center, 7th floor, 15 Khorenatsi st., Yerevan 0010, +374 60 701 111, [info@fsm.am](mailto:info@fsm.am))

#### COURT

- You can always apply to court.
- The judgment of court is not subject to review by the Financial System Mediator.

#### CENTRAL BANK

- You are free to apply also to the Central Bank, and you will get the response in 15 business days (6 Vazgen Sargsyan st., Yerevan 0010, +374 10 592 697, [consumerinfo@cba.am](mailto:consumerinfo@cba.am)).
- If your complaint falls within the scope of authority of any other institution, the Central Bank will refer you to such institution.
- The Central Bank recommends applying to the financial institution first (Step 2).

#### If you have questions, apply to:

Ameriabank CJSC, 2 V. Sargsyan st., Yerevan, 0010, Armenia; +374 10 561 111, [crm@ameriabank.am](mailto:crm@ameriabank.am)